Certificate of Service

I, Stephen A. Katz, certify under the pains and penalties of perjury that on 22 January 2015, I served copies of (a) Hutter's Response to Countrywide Bank's Statement of Material Facts in Its Motion for Summary Judgment; (b) Hutter's Memorandum in Opposition to Countrywide's Motion for Summary Judgment; and (c) supporting exhibits A-P, on the following attorneys:

Michael E. Janus, Esq. Counsel for Evolution Mortgage Inc. Janus Law, P.C. 825 East Gate Boulevard, Suite 308 Garden City, NY 11530

BJ Finneran, Esq. Counsel for Countrywide Bank, N.A. Zeichner Ellman & Krause LLP 1211 Avenue of the Americas New York, NY 10036

John T. Serio, Esq. Counsel for Watermark Capital, Inc. Law office of John T. Serio 114 Old Country Road, Suite 420 Mineola, NY 11501

I made the service by Federal Express.

6 February 2015

Stephen A. Katz